



# Think Smart. Travel Well.

Our **Freestyle Luxe** plan is built for busy professionals and leisure travelers. Coverage limits are even higher than our popular Freestyle plan. The Luxe plan also includes cancellation and interruption for business reasons.



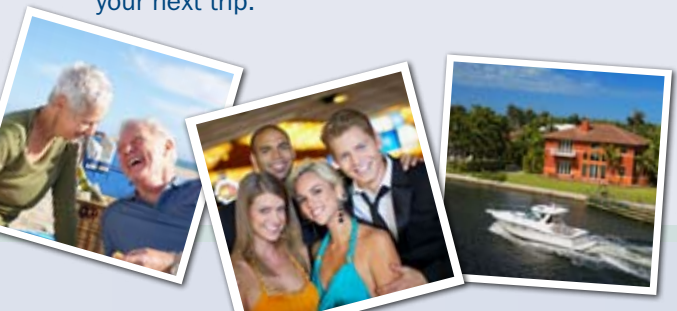
## Pre-Existing Conditions

Pre-Existing Medical Conditions accepted up to final trip payment.

## More Freestyle Luxe Advantages

- ✓ **Cancel for Business Reasons**
- ✓ **Cancel for Any Reason Option**
- ✓ **Bankruptcy or Default of a Travel Supplier**
- ✓ **No Out-of-pocket Medical Expenses, up to \$1,000 within provider network**
- ✓ **Missed Connection Coverage**
- ✓ **Collision Damage Waiver Coverage included, with no deductible**
- ✓ **Adventure Travel Accepted**

CSA Travel Protection® insures millions of travelers each year, with the right no-hassle coverage and services before, during and after your next trip.



## Protect Your Investment

**Trip Cancellation** — up to **100%** of Trip Cost  
Provides reimbursement for unused, non-refundable pre-paid trip expenses if you are prevented from taking your trip due to a covered reason.

**Trip Interruption** — up to **150%** of Trip Cost  
Provides reimbursement for unused, non-refundable pre-paid expenses if your trip is interrupted due to a covered reason. Also provides reimbursement for the additional transportation cost to return home or rejoin your group.

**Trip Delay** — **\$1,000**  
*\$150 daily limit applies*  
Provides reimbursement for reasonable expenses incurred such as accommodations, meals and local transportation if you are delayed 6 hours or more during your trip due to a covered reason.

**Missed Connection** — **\$1,000**  
If you miss your cruise or tour departure due to a flight delay of more than 3 hours but less than 24 hours, CSA will reimburse you for the unused, pre-paid non-refundable expenses that you paid for your trip and for the additional transportation costs to join your cruise or tour.

## Protect Your Rental Car

**Collision Damage Waiver** — **\$50,000**  
*Not available to residents of TX*  
Provides primary coverage if your rental car is damaged due to collision, fire, flood, theft, vandalism, windstorm or hail.

## Protect Yourself

*Maximum limits listed in this section are per policy.*  
**Accident and Sickness Medical Expense** — **\$250,000**  
Provides coverage for the necessary medical, surgical and emergency dental care costs in excess of your standard coverage if you become sick or accidentally injured while on your covered trip.

**Emergency Medical Transportation** — **\$1,000,000**  
*Emergency Assistance*  
Benefits include transportation to the nearest suitable medical facility, help to return home and companion air fare to visit you if you are traveling alone and are hospitalized for more than 7 days.

**Air Flight Accident** — **\$200,000**  
*AD&D Flight Only*  
Provides coverage for loss of limb or life in the event of an accident while traveling as a ticketed passenger on a certified passenger aircraft.

**Travel Accident** — **\$100,000**  
*AD&D*  
Provides coverage for loss of limb or life in the event of an accident while traveling or within 180 days of that event.

## Protect Your Stuff

**Baggage and Personal Effects** — **\$1,500**  
Provides coverage for loss, theft or damage to your baggage and personal effects during your covered trip.

**Baggage Delay** — **\$500**  
Provides reimbursement for the emergency purchase of necessary personal effects if your baggage is delayed for more than 24 hours during your covered trip.

## Services

**No Out-of-Pocket Medical Expenses**  
*Through CSA's designated provider*  
If you develop an acute illness while on your covered trip, a one-time medical expense will be paid for treatment up to \$1,000 when using CSA's designated provider network of 30,000 physicians and 850,000 service providers worldwide.

**24-Hour Emergency Assistance and Concierge Services**

**Identity Theft Resolution Services**  
*Note: Identity Theft Resolution does not provide assistance for thefts involving non-US bank accounts.*

## Optional Coverage

**Cancel for Any Reason**  
Provides reimbursement up to 100% of non-refundable trip cost for an additional 50% of premium when you cancel for any reason. Available for purchase at initial deposit.

## Travel Plan Cost

Trip Cost	Age							
	0-30	31-50	51-60	61-70	71-75	76-80	81-84	85+
\$0	\$27	\$30	\$40	\$50	\$54	\$69	\$126	\$134
\$1 - \$250	\$33	\$38	\$46	\$65	\$75	\$91	\$139	\$157
\$251 - \$500	\$42	\$48	\$58	\$83	\$95	\$116	\$166	\$194
\$501 - \$750	\$61	\$69	\$79	\$111	\$132	\$156	\$212	\$249
\$751 - \$1,000	\$74	\$79	\$95	\$132	\$157	\$196	\$259	\$323
\$1,001 - \$1,500	\$95	\$104	\$121	\$165	\$195	\$248	\$337	\$397
\$1,501 - \$2,000	\$122	\$138	\$160	\$211	\$248	\$320	\$435	\$513
\$2,001 - \$2,500	\$149	\$172	\$201	\$260	\$305	\$404	\$544	\$637
\$2,501 - \$3,000	\$176	\$207	\$237	\$308	\$359	\$485	\$651	\$768
\$3,001 - \$3,500	\$207	\$246	\$281	\$349	\$424	\$576	\$770	\$888
\$3,501 - \$4,000	\$235	\$280	\$319	\$397	\$485	\$667	\$879	\$1,033
\$4,001 - \$4,500	\$262	\$314	\$362	\$450	\$556	\$769	\$1,004	\$1,157
\$4,501 - \$5,000	\$289	\$353	\$404	\$495	\$616	\$866	\$1,112	\$1,284
\$5,001 - \$5,500	\$320	\$389	\$444	\$542	\$678	\$947	\$1,203	\$1,390
\$5,501 - \$6,000	\$349	\$420	\$484	\$586	\$736	\$1,033	\$1,295	\$1,500
\$6,001 - \$6,500	\$383	\$459	\$524	\$637	\$805	\$1,115	\$1,408	\$1,632
\$6,501 - \$7,000	\$418	\$492	\$565	\$697	\$892	\$1,202	\$1,541	\$1,762
\$7,001 - \$8,000	\$465	\$541	\$621	\$791	\$996	\$1,339	\$1,686	\$1,944
\$8,001 - \$9,000	\$519	\$609	\$694	\$891	\$1,135	\$1,507	\$1,906	\$2,159
\$9,001 - \$10,000	\$575	\$676	\$782	\$988	\$1,267	\$1,679	\$2,124	\$2,402

For trip costs over \$10,000 or trips longer than 31 days, please contact CSA at 800-348-9505. Rates above do not include a \$6 service fee.

Maximum limits listed above are per person, unless otherwise noted. Benefits, services, and purchase requirements are described on a general basis. For complete details and purchase requirements, visit [www.csatravelpro.com/certpolicy.do](http://www.csatravelpro.com/certpolicy.do).



**Protect Your Trip!**  
 Call (800) 348-9505  
 www.CSATravelPro.com



*Freestyle Luxe*

Travel insurance and assistance services for busy professionals and leisure travelers.

**Pre-Existing Medical Conditions accepted up to final payment!**

**Pre-Existing Medical Conditions**  
 Pre-existing medical condition exclusion is waived if purchased by final trip payment and you are medically able to travel at time of purchase.

**General Limitations and Exclusions**

- Benefits are not payable for losses caused by or resulting from:
1. suicide, attempted suicide or any intentionally self inflicted injury (except as a result of a mental or nervous disorder in CT) while sane or insane (while sane in CO & MO);
  2. mental, nervous, or psychological disorders;
  3. an act of declared or undeclared war;
  4. participating in maneuvers or training exercises of an armed service;
  5. riding, driving or participating in races, or speed or endurance contests;
  6. participating as a member of a team in an organized sporting competition;
  7. piloting or learning to pilot or acting as a member of the crew of any aircraft;
  8. being Intoxicated or under the influence of any controlled substance unless administered on the advise of a Legally Qualified Physician;
  9. a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
  10. normal childbirth, normal pregnancy (except complications of pregnancy) or voluntary induced abortion;
  11. a Pre-existing Condition, as defined in this policy. The Pre-existing Condition Limitation does not apply to: a) Emergency Medical Evacuation, Medical Repatriation and Return of Remains coverage, Accidental Death & Dismemberment, Baggage and Personal Effects, Baggage Delay and Collision Damage Waiver; or b) to coverage purchased prior to or within 24 hours of the final payment for the Covered Trip and if the Insured is medically able to travel when payment is made for the insurance;
  12. loss or damage (including death or Injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act and regardless of any other sequence thereto;
  13. participation as a professional in athletics;
  14. riding or driving in any motor competition;
  15. civil disorder (does not apply to Trip Delay);
  16. any amount paid or payable under any Worker's Compensation, Disability Benefit or similar law;
  17. elective treatment and procedures;
  18. Medical Treatment during or arising from a Covered Trip undertaken for the purpose or intent of securing Medical Treatment;
  19. business, contractual or education obligations;
  20. failure of any tour operator or other Travel Supplier, person or agency to provide the bargained-for Travel Arrangements;
  21. a loss that results from an illness, disease, or other condition, event or circumstance that occurs at a time when the plan is not in effect for you.

**What Our Customers Are Saying . . .**

*"We were very pleased with the handling of our claim. We had questions but our Claims Representative took care of them very well. We'll certainly use your service the next time we plan a trip."*  
 - O. and C. Trechter, TX, May 11, 2009

*"I wanted to write to thank you, for your assistance in helping resolve our recent claim. Our claims representative made this process more than just tolerable but easy. He was patient, treated us with respect and he talked to me about the things he needed to we could help get things done. He exhibited compassion as well, something that certainly did not go unnoticed. I greatly appreciate everything CSA and our Claims Representative have done for us in this case, and while I hope to never have to file another claim, I wanted to express my sincere gratitude."*  
 - M. Nicholas, CA, February 10, 2009



**Common Reasons for Trip Cancellation**

- Covered Sickness, Injury, death of you, a Family Member or Traveling Companion
- Common Carrier delays for at least 24 consecutive hours resulting from Inclement Weather, mechanical breakdown, or unannounced Strikes
- Bankruptcy or Default of a travel supplier (when purchased by final trip payment)
- Jury Duty
- Your primary residence or accommodations at your destination are made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster
- Being involved in a traffic accident while en route to departure
- Mandatory hurricane evacuations at your destination
- Being called into emergency military duty for a national disaster (other than war)
- A documented theft of passports or visas
- A transfer of employment of 250 miles or more
- Your involuntary termination of employment or layoff after you've been working with the same employer for 3 years
- A Terrorist Incident that occurs in a city listed on the itinerary for the Insured's Covered Trip and within 7 days prior to the Insured's Scheduled Departure Date
- An Insured or Traveling Companion is required to work during the covered trip. A written statement by a company officer and/or the human resources department demonstrating revocation of previously approved time off will be required.

**10-Day Free Look**  
 CSA Travel Protection® will provide a refund of your insurance premium if you cancel your insurance within 10 days of purchase and have not filed a claim or departed on your trip.

**Superior Customer Service**  
 CSA is committed to providing the best customer service in the industry. Representatives are available seven days a week with 24-hour coverage. Calls are answered live, without an automated phone attendant.

**For 24-Hour Emergency Assistance Call:**  
 In the U.S. 866-922-0278  
 Collect worldwide 202-974-6480

PRODUCER CODE	TRAVEL AGENT ID
<b>39729981</b>	

**United States Fire Insurance Company is rated A "Excellent" by A.M. Best Company® for financial strength and operating performance.**  
(Ratings and analysis for 2009)

**Travel Insurance Is Underwritten By:**  
 United States Fire Insurance Company under Policy/Certificate series TP-401. This plan is administered by CSA Travel Protection and Insurance Services. To obtain our license number in your state please visit www.csatravelpro.com/license.

